



**FIFTH THIRD BANK**  
CONTACT US: 800-972-3030  
24-Hour Automated Service



**53.com**  
See back for additional information.

## Mortgage Loan Statement

STATEMENT DATE: 12/01/2022

<b>ACCOUNT NUMBER</b>	<b>205808249</b>
Property Address	6435 S QUINCY ST WILLOWBROOK IL 60527
<b>PAYMENT DATE</b>	<b>01/01/2023</b>
<b>PAYMENT AMOUNT</b>	<b>\$2,954.90</b>

### ACCOUNT INFORMATION

Outstanding Principal Balance	\$378,331.07
Escrow Balance	\$2,727.63
Interest Rate	4.5%
Prepayment Penalty	No
Deferred Balance	\$12,607.26

### PAST PAYMENTS BREAKDOWN

Description	Paid Last Month	Paid Year to Date
Principal	\$716.78	\$8,426.81
Interest	\$1,421.43	\$17,231.71
Escrow (Taxes & Insurance)	\$816.69	\$9,807.15
Fees	\$0.00	\$0.00
Late Charges	\$0.00	\$0.00
Partial Payment(Unapplied)	\$0.00	\$0.00
<b>Total</b>	<b>\$2,954.90</b>	<b>\$35,465.67</b>

Partial Payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate unapplied funds account. When you pay the balance of the payment, the funds will then be applied to your mortgage.

**BANKRUPTCY NOTICE:** Our records show that you and/or another borrower are either a debtor in bankruptcy or discharged personal liability for the mortgage loan in bankruptcy. We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you. If you want to stop receiving statements, write to us.

### EXPLANATION OF PAYMENT AMOUNT

Principal	\$719.47
Interest	\$1,418.74
Escrow	\$816.69
Optional Insurance	\$0.00
<b>Regular Monthly Payment</b>	<b>\$2,954.90</b>
Late Charges	\$0.00
Other Fees*	\$0.00
Past Unpaid Amount	\$0.00
<b>TOTAL PAYMENT AMOUNT</b>	<b>\$2,954.90</b>

\*Other Fees may include inspection fees, appraisal fees, etc., as required during the course of servicing your loan.

### TRANSACTION ACTIVITY

Transaction Description	Due Date	Date Posted	Charges	Payments	Principal	Interest	Escrow	Late Charges	Fees	Unapplied
MORTGAGE PAYMENT	12/01/2022	12/01/2022	\$0.00	\$2,954.90	\$716.78	\$1,421.43	\$816.69	\$0.00	\$0.00	\$0.00



**FIFTH THIRD BANK**  
MD 1MOC2N  
Cincinnati OH 45263-5300

0205808249513360004000029549000002954902

Account Number	205808249
Payment Date	01/01/2023
<b>PAYMENT AMOUNT</b>	<b>\$2,954.90</b>

ALEKSANDRAS SMIRNOVAS  
6435 S QUINCY ST  
WILLOWBROOK IL 60527

15121

Payment Amount

Additional  
principal  
Additional  
escrow

Total amount enclosed

\$	.
\$	.
\$	.
\$	.

If you are making a payment, make your check payable to Fifth Third Bank, National Association.

FIFTH THIRD BANK  
PO BOX 630412  
CINCINNATI OH 45263-0412

: 513360004: 0205808249<

#### How to Pay Your Mortgage Bill:

*Call, click, tap, mail or visit.*



**Set Up Automatic Payments: Fifth Third Auto BillPayer®:** Have your payment automatically deducted each month from any checking account. Enroll today at 800-837-2000. If the due date falls on a weekend or holiday, your payment will be deducted the business day prior to the weekend or holiday.



**Make Your Payment Online:** If you're a Fifth Third checking or savings customer, you can easily transfer funds from your Fifth Third account and apply it to your mortgage. Simply visit 53.com and get started. If you do not have Internet Banking access, call us at 800-972-3030.



**Mobile Banking:** Make your monthly payments anytime, anywhere by using our mobile banking App. Download the app for iPhone® and Android™ smartphones directly from the App Store or Google Play. Or text "mobile" to 535353 and receive a link to get the app. For more information visit 53.com or call 800-972-3030.



**Send a Check:** FIFTH THIRD BANK, PO BOX 630412, CINCINNATI, OH 45263-0412. Please make check payable to Fifth Third Bank, National Association and be sure to include your loan number.



**In Person:** Visit any Fifth Third banking center to make your payments in person.



**Pay by Phone:** Call an agent at 800-972-3030 to make a payment over the phone, Monday through Friday, 8 a.m. to 6 p.m. ET. There may be a fee for this option where legally permitted.

#### How to Access Your Mortgage Information:

*Go online or give us a call.*



**Visit Us Online:** As a Fifth Third customer with Internet Banking access, you can view your account activity online at 53.com. Simply log in to Internet Banking, and under MY ACCOUNTS click on your mortgage loan. Don't have Internet Banking access? No problem, give us a call at 800-972-3030 to get started today.



**Give Us a Call:** Customer Service Professionals are here for you Monday through Friday, 8 a.m. to 6 p.m. ET. Fifth Third's automated phone service is available 24 hours a day, 7 days a week. Simply call 800-972-3030 and have your account number available to access your account information.

#### How to Reach Us:

*Call or write.*



##### Questions about Your Account:

Call 800-972-3030



**Mortgage Counseling and Assistance:** If you are experiencing a financial hardship and need to speak with someone, please contact us at 866-601-6391. To submit a hardship application online, visit 53.com/mortgagerelief. There is also additional counseling or assistance available through the U.S. Department of Housing and Urban Development (HUD). For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 800-569-4287.



**Consumer Reporting Disputes, Requests for Information and Notices of Error:** We may report information about your account to the consumer reporting agencies. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. If you would like to dispute any information about these items, or if you would like to submit an information request or a notice of error, please write to us. Clearly state the specific information that is being requested. For credit bureau disputes or notices of error, also include your reason for the dispute and provide supporting information. Include your name, address and loan number on all written correspondence.

Send the information listed above regarding disputes, errors or requests for information to:

FIFTH THIRD BANK  
5050 Kingsley Drive  
MD 1MOCFP  
Cincinnati, OH 45263



##### Request a Payoff:

Call 800-972-3030



##### Questions about Homeowner's Insurance:

Call 855-388-9260  
Fax 440-424-5319  
Website: [www.expressinsuranceinfo.com/3142240](http://www.expressinsuranceinfo.com/3142240)



##### Questions about Real Estate Taxes:

Call 800-972-3030



#### Go Paperless with Electronic Statements!

Would you rather receive your statements online? Log in to Internet Banking today to receive your statements online. Don't have Internet Banking access? No problem, give us a call at 800-972-3030 to get started today.